

**Appl. No.** : 10/813,707  
**Filed** : March 30, 2004

**IN THE CLAIMS:**

1. (Currently Amended)

A system for use in accessing and utilizing a financial account comprising:  
a user device, said user device comprising a processor configured to execute program code, a memory adapted to store program code for execution by the processor, a communication interface, and at least one information reading device;  
a master device, said master device comprising a memory storing information regarding at least one account and a communication interface; and  
at least one application, said application associated with said master device and transmitted over a communication link from said communication interface of said master device to said communication interface of said user device, said application configured to permit a user of said user device to access account information corresponding to at least one account.

2. (Original)

The system in accordance with Claim 1 wherein said information reading device comprises a bar code reader.

3. (Original)

The system in accordance with Claim 1 including a printer connected to said master device, said printer configured to print a ticket bearing account information corresponding to an account.

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4. (Currently Amended)

A method of creating and accessing a promotional financial account comprising the steps of: creating information regarding at least one promotional account, said promotional account having associated value; storing said information at a first device; creating a physical ticket bearing account information, said account information identifying one of said promotional accounts; connecting associating said ticket with a product or the packaging for said product; distributing said product to a customer; accepting said account information obtained by said customer from said ticket and input by said customer to a second device; accessing said promotional account identified by said account information; and permitting said customer to utilize said value associated with said identified promotional account.

5. (Original)

The system in accordance with Claim 4 wherein said value comprises a plurality of points.

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6. (Original)

The system in accordance with Claim 4 including the step of transmitting an application from said first device to said second device to permit said customer to access said account.

7. (Original)

The system in accordance with Claim 4 wherein said account information is represented by a bar code.

8. (New)

A method of accessing account information accessible from a remote master device from a user computing device comprising:

accepting a request for account access transmitted from said user computing device at said master device;

accepting user identity information transmitted from said user computing device at said master device;

if authorized by said identity information, transmitting an executable application from said master device to said user device for execution by a processor of said user computing device;

accepting account access information generated as a result of execution of said application at said user device transmitted from said user device to said master device; and

transmitting account information from said master device to said user device.

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9. (New)

The method in accordance with Claim 8 wherein said account information relates to a promotional account having points associated therewith.

10. (New)

The method in accordance with Claim 8 wherein said user identity information is obtained from a printed ticket connected to a product.

11. (New)

The method in accordance with Claim 8 including the step of accepting a request transmitted from said user device to said master device to engage in one or more transactions using points or value associated with said account.